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1 **IN THE COURT OF APPEALS OF THE STATE OF NEW MEXICO**

2 **YOUR CREDIT, INC.,**

3 Plaintiff-Appellee,

4 v.

NO. 34,606

5 **KATHLEEN MACGREGOR,**

6 Defendant-Appellant.

7 **APPEAL FROM THE DISTRICT COURT OF VALENCIA COUNTY**

8 **James Lawrence Sanchez, District Judge**

9 Barnett Law Firm

10 Jennifer Rodriguez Rodgers

11 Albuquerque, NM

12 for Appellee

13 Kathleen S. MacGregor

14 Albuquerque, NM

15 Pro Se Appellant

16 **MEMORANDUM OPINION**

17 **VIGIL, Chief Judge.**

1 {1} Appellant Kathleen MacGregor (Borrower) raises a number of issues relating
2 to the central challenge that the district court erred in ruling that Appellee Your Credit,
3 Inc. (Lender) is entitled to judgment in its favor based Borrower's loan default. [RP
4 46] Our notice proposed to reverse; Borrower filed a memorandum in support, and
5 Lender filed no response.

6 {2} For the reasons detailed in our notice, we reverse the judgment against
7 Borrower, and remand to the district court with instructions that Lender, as restitution,
8 be required to reimburse Borrower all the money she paid Lender minus the principal
9 plus a 15 percent default interest rate. *See B & B Investment Group*, 2014-NMSC-024,
10 ¶¶ 46-51, 329 P.3d 658 (requiring the defendants to refund all money collected by the
11 defendants on their signature loans in excess of 15 percent of the loan principal as
12 restitution for their unconscionable trade practices).

13 {3} **IT IS SO ORDERED.**

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15

MICHAEL E. VIGIL, Chief Judge

16 **WE CONCUR:**

17
18

TIMOTHY L. GARCIA, Judge

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2 **J. MILES HANISEE, Judge**